

## REMARKS

### I. Introduction

In response to the Office Action dated September 4, 2007, which was made final, and in conjunction with a request for Continued Examination (RCE) submitted herewith, claim 1 has been amended. Claims 1 and 3-21 remain in the application. Re-examination and re-consideration of the application, as amended, is requested.

### II. Non-Art Rejections

In sections (2)-(3) of the Office Action, claims 1 and 3-7 were rejected under 35 U.S.C. §112, second paragraph, as being indefinite. Applicants' attorney has amended claim 1 as indicated above to overcome these rejections.

### III. Prior Art Rejections

In sections (4)-(5) of the Office Action, claims 1 and 3-7 were rejected under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 7,050,997 (Wood).

Applicants' attorney respectfully traverses these rejections. The Applicants' invention, as recited in independent claim 1, is patentable over the reference, because it contains a specific combination of limitations not taught by the reference.

Wood merely describes a personal financial management system that models past, current and projected financial transaction data. Each object in the system represents a single financial entity such as accounts, loans, assets or expenses, or a financial activity such as account transfers, deposits or withdrawals. A graphical user interface enables the user to create objects and place the objects on a graphical time line simulating financial activity from all selected objects over a selected time span. The graphical user interface also allows manipulation of the graphical objects and enables future projection of planned financial transactions. The planned financial activity is tightly bound to past and current spending and budgeting, enabling the user to match current activities to planned activities, and to identify and correct discrepancies and shortfalls in projected activities. A to-do list provides the user with reminders of planned actions to be conducted. Customized objects may also be created by the user to satisfy special financial requirements.

However, Wood does not teach or suggest a selector function performing the same functions as recited in Applicant's claims, namely, a selector function that uses one or more selection criteria to determine which of the accounts and events should be selected from the database,

wherein the selector function selects the accounts according to one or more specified dynamic event attributes of the selected events that vary both in number and identity.

Nowhere does Wood describe anything remotely related to these functions. Indeed, nowhere does Wood refer to dynamic event attributes as defined in Applicant's claims and specification. The Office Action itself essentially concedes the point by merely stating that it would have been obvious for Wood to provide a similar selector function, but without citing any support for such a conclusion. Consequently, the assertion merely comprises an erroneous conclusion, but not evidence for unpatentability.

Applicant's claimed invention provides operational advantages over the system disclosed in Wood. Wood reflects a system for personal financial management. Applicant's invention, on the other hand, describes an improved system with a novel selector function. Wood fails to teach or suggest such all of the elements used in Applicant's claims, or the relationships between the various elements.

Thus, Applicant's attorney submits that independent claim 1 is allowable over the Wood reference. Further, the dependent claims are submitted to be allowable over the Wood reference in the same manner, because they are dependent on independent claim 1, and because they contain all the limitations of independent claim 1. In addition, the dependent claims recite additional novel elements not shown by the Wood reference.

#### IV. Conclusion

In view of the above, it is submitted that this application is now in good order for allowance and such allowance is respectfully solicited.

Should the Examiner believe minor matters still remain that can be resolved in a telephone interview, the Examiner is urged to call Applicants' undersigned attorney.

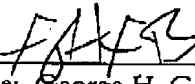
Respectfully submitted,

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